

CHIP draws broad support; Schweitzer waiting for more ideas

By MIKE DENNISON - State Bureau - 01/11/07

HELENA — If the income ceiling to qualify for the Montana Children's Health Insurance Program (CHIP) had been \$24 higher last spring, Holly Rorvik's three children would have had health coverage at virtually no cost to her family.

But because the Rorviks missed the eligibility cut-off by that amount, they instead had to buy health insurance at \$200 a month, with a deductible of \$1,500 per family member.

Rorvik, of Great Falls, told the Senate Public Health Committee on Wednesday the policy not only taxes her family's slim budget — but also means they seldom take their kids to the doctor.

"After paying the insurance, we are pushing it pretty thin," she said. "I wish we could be on (CHIP) right now."

Rorvik's comments were in support of Senate Bill 22, which would raise the eligibility level for CHIP and allow her and hundreds more working Montana families to get free health insurance for their kids through the government-funded program.

The Senate committee took no immediate action on the bill.

SB22 would increase the income cut-off for CHIP eligibility to 165 percent of the federal poverty level, up from its current level of 150 percent.

For a family of five, that means they could earn up to \$38,610 a year and qualify for CHIP. Under the current income guidelines, a family of five must earn no more than \$35,100.

Representatives of hospitals, physicians, child-advocate groups, dentists and college students joined Rorvik in supporting SB22, saying CHIP is an excellent program that should be made accessible to more kids who need health insurance but whose families have trouble affording it.

"I envision a society that can provide our children health care regardless of income," said Jennifer Harris of Working for Economic Equality and Liberation, a group representing low-income families.

Sen. Dan Weinberg, D-Whitefish, and sponsor of the bill, said his measure isn't

adding any money to the program. It's merely increasing the number of people who qualify, and saying if the money is available, they'll get on the program, he said.

CHIP, funded by the state and federal governments, insures about 13,100 kids whose families don't qualify for any other public programs. Its current budget has enough money for up to 13,900 kids.

SB22 would make an additional 2,700 kids in Montana eligible for CHIP, and state health officials estimated that about 1,900 would attempt to enroll.

It's estimated that 37,000 kids in Montana are without health insurance.

The only argument over the bill Wednesday involved the "fiscal note" attached by the Schweitzer administration, which said raising the CHIP income ceiling would cost the state an extra \$4 million the next two years.

Rep. Mary Caferro, D-Helena, said the fiscal note makes no sense, because the state does not have to accept everyone who applies for CHIP. State health officials can manage the program with the available money, and stop accepting applications when the money is used up, she said.

But even if expanding CHIP eligibility did cost the state extra money, that's not a bad thing, she said. The state has the money to spend, and CHIP is a great investment in children's health, Caferro said.

"I'm really puzzled why (CHIP expansion) isn't something that's not being talked about constantly (by the Schweitzer administration) as a priority," she said.

In an interview after the hearing, Gov. Brian Schweitzer said he's a big supporter of CHIP, but was noncommittal on whether he would support expanding the eligibility to 165 percent of the poverty level.

He said any increased costs in the budget must be offset somewhere else, by increasing taxes or cutting back on some other program.

"Let's see what the other ideas are," Schweitzer said. "We're listening to all ideas."